

tract containing 79 acres, 1 rood, 12 square perches of land, more or less being more fully described in a deed dated October 25, 1962 and recorded in Liber 675, folio 428 among the Land Records of Frederick County, Maryland from Everett R. Johnson and Elizabeth C. Johnson, his wife unto Royal C. Johnson and Rachel Johnson, his wife, as tenants by the entirety, Frances J. Cargille and Charles M. Cargille, her husband, as tenants by the entirety and Harrison E. Johnson and Mary P. Johnson, his wife, as tenants by the entirety, SAVING and EXCEPTING therefrom, certain lots or parcels of land conveyed to the State Roads Commission of Maryland by a deed dated July 18, 1969 and recorded among the Land Records of Frederick County, Maryland in Liber 810, folio 69, FURTHER SAVING and EXCEPTING certain lots or parcels of land conveyed unto Raymond J. Lynch and Eva L. Lynch, his wife by deed dated June 27, 1973 and recorded in Liber 917, folio 201, one of the Land Records of Frederick County, Maryland, FURTHER SAVING and EXCEPTING all those lots or parcels of land conveyed unto Kenneth E. Huffer by deed dated December 17, 1980 and recorded among the Land Records of Frederick County, Maryland in Liber 1135, folio 612, said lot or parcel of land containing approximately 10 acres and now being known as 2217 Monument Road, Myersville, Maryland 21773.

3. At the time of the filing of this proceeding, the mortgagors under said mortgage were in default on their payments under the said mortgage and there is still due and owing to the said Loyola Federal Savings and Loan Association by the debtor, the principal sum of \$35,307.27 with interest thereon to December 5, 1985 in the amount of \$3,926.36 and also an escrow account deficiency of \$497.47, accrued late charges through November 30, 1985 in the amount of \$170.76 and an additional late charge for the month of December in the amount of \$14.23, being a total debt through December 5, 1985 of \$39,916.09 together with interest accruing from December 5, 1985 at the rate of \$10.64 per day, all of which will more fully appear by reference to the statement of mortgage claims heretobefore filed.

4. That there was contained in said mortgage a provision that if default was made by the said mortgagors in the payment of any installment thereof, that the mortgagors did assent to the entry of a decree; that on the application of the said Raymond A. Brookhart, Assignee, the Circuit Court for Frederick County, Maryland did decree the foreclosure sale of the said